

You have several options to receive your wages depending on your state and employer: direct deposit; check (if available); or this payroll card. Tell your employer which option you choose.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
<b>\$0</b>	<b>\$0</b>	<b>\$0</b> in-network <b>\$2.50</b> off-network	<b>N/A</b>

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ATM balance inquiry (in-network or off-network)	\$0 or \$0.50
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Customer service (automated or live agent)	\$0
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Inactivity fee (assessed each month after 1 year with no activity)	\$5.00
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**We charge 4 other types of fees.** Here are some of them:

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Card to bank transfer (Standard or Real-time)	\$0 or \$2.50
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Replacement card	\$10.00*
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Over the counter cash withdrawal	\$5.00*
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\*This fee can be lower depending on how and where this card/account is used.

**No overdraft/credit feature.**

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://cfpb.gov/prepaid).

Find details and conditions for all fees and services in the cardholder agreement.

Contact Instant Financial by calling 1-844-466-9361 or visiting <https://instant.co>.